

Abstract

A system and method is described that allows customers to bid on the goods or services using reward points earned through a customer affinity program. The system and method also allows the customers to purchase additional reward points for use in the auction. A specific quantity of reward points may be purchased by the customer for use in the auction or the customer may choose to bid on goods and services in excess of his earned reward points and pay for the additional reward points after the auction is completed. Alternatively, the customer may convert reward points to a cash value for use in the auction. The auction may be customized or targeted to a particular group of customers.